

State of Washington Property/Casualty Insurance Form Filing Procedures

BASIC INFORMATION APPLICABLE TO ALL FORM FILINGS

Combined rate/rule and form filings are not accepted. If a combined filing is received, the entire filing will be returned to the filer for resubmission as a separate rate/rule filing and a separate form filing. [WAC 284-58-250(6)]

Our action -- approved, withdrawn, or closed -- and the effective date of the filing (if approved) will be stamped on the first page of the material that is returned to you. If a filing is disapproved you will be notified by letter. If we do not receive a reply within 60 days, your copy will be stamped **CLOSED - NO REPLY** and returned to you.

The P / C form filing checklist is for your use only and *should not* be submitted with filings.

The commissioner has 30 days from the date of receipt of a filing in which to review the filing. That review period may be extended by an additional 15 days by giving notice of such extension before the expiration of the initial 30 day period. The commissioner may withdraw, for cause, the approval of any form at any time [RCW 48.18.100(3) and RCW 48.18.110(1)]. The certification process described in RCW 48.18.100(2) does not apply to property / casualty lines. [WAC 284-58-260] Call (360) 725 – 7111 for filing status.

Deviation filings are subject to the same filing procedures as independent filings [RCW 48.18.100(7)].

WHAT LINES OF INSURANCE MUST BE FILED

You are required to file forms for all lines of insurance except foreign trade insurance, ocean marine, surety insurance (as defined in RCW 48.11.080), and surplus lines coverages. You must also file policy jackets, declarations pages, renewal certificates and any other form made a part of the policy. Do not file applications (unless made a part of the policy), brochures, policyholder notices, manuscript forms used on a one-time basis, billing notices, binders, etc. [RCW 48.18.010, RCW 48.18.100(1) and WAC 284-20-100].

FORMAT OF A FORM FILING

- NAIC Filing Transmittal Forms:

PC TD-1

PC FFS-1

- Cover Letter or Filing Description in item 21 of PC TD-1
- Explanatory Memorandum (if needed)
- Printed Forms

HOW TO COMPLETE TRANSMITTAL FORMS

- The transmittal forms should be placed on top of the filing.
- All entries on the PC TD-1 and PC FFS-1 should be typed and completed according to their instructions.
- Do not send a Transmittal Form with correspondence regarding a pending filing.
- Transmittal forms must be completed in their entirety. Incomplete forms will result in the filing being returned to the filer. [WAC 284-58-250(7)] It is not acceptable to show "See attached" or "See Filing Memorandum," etc. on the transmittal form. Also, you must specify an effective date on **Line 14** of the PC TD-1. Stating only "Earliest Permissible" or "As Soon As Possible," etc. creates confusion, especially with our use and file law.

HOW TO DETERMINE THE NUMBER OF COPIES OF YOUR FILING TO SUBMIT

- 1 complete copy for this office.
- 1 complete copy for the Washington Insurance Examining Bureau (when the filing pertains to commercial or dwelling property, commercial multi-peril, farm, or homeowners).
- 1 copy of your cover letter or whatever you want returned to you for confirmation of approval.
- 1 postage paid, self-addressed envelope large enough for the entire filing (to be returned to you).

Note: If you are filing for a group of companies **and** all the filings are identical, you do not have to submit individual filings for each company, however, each company must be listed on the PC TD-1. Just one FORM FILING SCHEDULE (PC FFS-1) is required per filing.

ONLY ONE LINE OF BUSINESS PER FILING IS PERMITTED

Different lines of insurance cannot be submitted together in one filing. You must submit a separate filing for each line. The exception to this rule involves multi-purpose forms used for more than one line of insurance. An example of this would be a Common Policy Conditions form. [WAC 284-58-250(5)]

HOW TO FILE A FORM REVISION

You must provide a detailed summary of changes when revising or replacing existing forms [WAC 284-58-250(4)]. All changes from currently filed forms must be clearly marked and identified. This can be done by bracketing deletions and underlining additions or changes; marginal explanatory comments; or side-by-side comparisons.

HOW TO DETERMINE WHETHER YOUR FILING IS SUBJECT TO PRIOR APPROVAL OR USE & FILE

See Technical Assistance Advisory T 97-3 and RCW 48.18.103. Insurers are not required to submit commercial lines filings on a use and file basis. If you wish to submit a commercial property casualty filing on a prior approval basis, you should notify us of your intent in your cover letter and/or transmittal form. Otherwise, we will proceed under the assumption that it is use and file.

HOW TO CHANGE THE EFFECTIVE DATE OF AN APPROVED FILING

All requests to change the effective date of a filing must be submitted in writing and received by this office prior to the originally approved effective date.

HOW TO DELAY THE ADOPTION OF, OR NON-ADOPT, A BUREAU FILING

- Process the same as a regular filing.
- A PC TD-1 form must be submitted, however, a PC FFS-1 form is not required.
- Under item 15 on the PC TD-1, the “Yes” box should be checked, and under item 17 the Bureau’s filing number must be shown in the designated space. Note: Do not show the Circular Number.
- Under Item 14 on the PC TD-1, enter the proposed effective date:

If you are "non-adopting" - show the Bureau’s effective date

If you are "delaying implementation" - show date delayed to

- We must receive the filing before the Bureau filing effective date for “prior approval” filings, and within 30 days of the Bureau filing effective date for “use and file” filings.

MISCELLANEOUS

- Provide clear, legible copies of all materials.
- Use the filing checklists as a guide but **do not include** them with your filing.
- Rate/rule filings must be submitted separately from form filings.
- Remember to include a postage paid, self-addressed envelope with the original filing (large enough for the entire filing), and with each reply to an inquiry (normal business letter size).
- Washington’s statutes do not allow "me too" filings.
- Faxed and/or e-mailed responses are not accepted without prior agreement by the analyst.
- If the forms you are filing are amended by a previously approved Washington Amendatory Endorsement, include one copy of that amendatory endorsement with your filing.
- Filings should be submitted in a loose leaf format. Do not submit in binders or other bound format.
- Adaptation of the transmittal forms to company computerized format is acceptable if the complete forms are reproduced.
- Filing procedures, forms and links to our statutes and regulations are available on our web site at: <http://www.insurance.wa.gov/industry/mainpropertycasualty.asp>
- Any forms related questions or specific concerns with your pending filing may be directed to the analyst reviewing your submission. All other questions, such as status checks and general filing information, should be directed to our Support Desk at (360) 725 - 7111 or RFHelpDesk@oic.wa.gov.